



FCMB BANK (UK) LIMITED

BANKING TARIFF

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SWIFT Code: FCMGB2L

FCMB Bank (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 502704, Companies House Number 6621225

81 Gracechurch Street, London EC3V 0AU

Website: www.fcmbuk.com



FCMB BANK (UK) LIMITED

Minimum Account Balances

The minimum account balance required for opening and maintaining the various account types with the Bank are as follows:

For Personal and SME customers:

Current account	£50,000 / \$50,000 / €50,000
Instant Access Savings Account	£50,000 / \$50,000 / €50,000
Personal Fixed Deposit Account	£50,000 / \$50,000 / €50,000
Buy-to-Let Mortgage Operational Account	£5,000
Business Instant Access Savings Account	£50,000 / \$50,000 / €50,000
Business Fixed Deposit Account	£50,000 / \$50,000 / €50,000
Buy To Let Mortgage	£150,000

For Corporate Banking customers

Corporate Current Account	£75,000/ \$100,000
Term Fixed Deposit Account	£500,000/\$750,000/€75,000

On-boarding Fee: \$500 one-off or equivalent taken upon funding the account
Annual Account Maintenance Fee: \$250 per annum

Quarterly statements (Sent electronically): Provided free of charge for all customers

Fixed Early Deposit Breaking

It is not possible to withdraw early from a fixed deposit account.

Transactional Banking Charges:

For Personal & Business Banking Customers:



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Outgoing Non-Online Banking Payments	£25/\$25/€25 in line with the currency of transfer
Online Banking Payments	£10 per payment or the equivalent in USD and Euro for each specific currency transfer

For Corporate Banking Customers:

Outward Payment Fees	\$50 per payment
Inward Payment Fees	\$10 per payment
Online Banking Payments	£10 per payment or the equivalent in USD and Euro for each specific currency transfer

For All Customers:

Audit letters	\$100 or equivalent
Status Enquiry	\$30 or equivalent
Reference Letters	\$30 or equivalent
Swift messages	\$10 or equivalent (For Trade Finance Transactions: \$50)

Transaction Cut-off Times:

The cut off time for transactions to be handled by the Bank are as follows:

- 2pm for all Euro transactions
- 3pm for all GBP transactions
- 4pm for all USD transactions

Any payment requests received after the above times will be handled next day.

COSTS OF BORROWING

Buy to Let Mortgages



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Interest rate	Current Interest payable at 4% above Bank of England Base rate, this can vary depending on individual customer circumstances.
Arrangement fee	1% of the loan amount for mortgage loans of £500,000 and above 1.5% of the loan amount for mortgage loans below £500,000

DOCUMENTARY LETTERS OF CREDIT

Service	Applicable Rate/Charge
Advising Fee	USD 125 flat
Confirmation fee	On a case-by-case basis, please contact for rates
Negotiation/Payment fee	0.15% of Document Value. A minimum charge of USD150
Deferred Payment/Acceptance	Charged the same as for Confirmation
Amendment	USD80 each
Discrepancy fee	USD100
Document Pre-check	USD125
Cancellation	USD80 plus any other outstanding fees
Courier	USD100
SWIFT	USD50 each
Documentary collections	0.25% flat. Minimum charge of USD250
Assignment of Proceeds	0.25% flat
L/C Issuance fee	0.375% per quarter or part thereof
Administration fee	USD150 flat

GUARANTEES: These will be agreed and issued on a case-by-case basis upon request.

***NOTE:** All disbursements including post, courier, SWIFT and fax charges and any additional correspondent bank charges will be charged in addition to the above commissions.

We reserve the right to amend this tariff at any time and change the way your account operates. However, we will give a minimum of one month's notice of any changes to existing customers.